



Life Events and Special Enrollments & CalHEERS Updates

The Outreach and Sales Distribution Services Team

3.5.2018

OutreachandSales@covered.ca.gov

Agenda

1. Open Enrollment Update & Recent News
2. Tools & Resources
3. Life Events and Special Enrollments
4. CalHEERS Feature Release 18.2
5. CalHEERS Feature Release 18.3

OPEN ENROLLMENT UPDATE & RECENT NEWS

Open Enrollment: UPDATES & RECENT NEWS

ENROLLED MORE THAN

423,000

NEW CONSUMERS, A

3% INCREASE

OVER LAST YEAR

Open Enrollment: UPDATES & RECENT NEWS



Nearly
50,000 consumers
signed up for health
care coverage in the
final three days before
the January 31
deadline.

Open Enrollment: METAL TIER ENROLLMENTS

Covered California Open Enrollment Subsidized Plan Selections by Metal Tier

	2017	2018
Catastrophic	1%	1%
Bronze	29%	31%
Silver	63%	49%
Gold	4%	15%
Platinum	2%	4%
Total	100%	100%

Review the Covered California full [press release](#) for more information.

TOOLS & RESOURCES

Tools & Resources: Service Center



Agent Service Center Phone:

(877) 453-9198, agents@covered.ca.gov

CEC/PBE Help Line Phone:

(855) 324-3147

Hours of Operation:

Monday thru Friday

8:00 a.m. to 6:00 p.m.

Saturdays and Sundays, Closed

CCSB Service Center Phone:

(855) 777-6782, shop@covered.ca.gov

Hours of Operation:

Monday thru Friday

8:00 a.m. to 5:00 p.m.

Saturdays and Sundays, Closed

[Service Center Hours of Operation>>](#)

Tools & Resources: Field Operations & Account Service Teams

[Click here for full map >>](#)



Outreach & Sales Field Operations & Account Services Teams



***Field Representatives** – To support the Certified Insurance Agents and community partners on the ground with sales insights, tools, and resources to increase enrollments and retain consumers in Covered California. They also support other Covered California teams' request for public outreach and enrollment campaigns.

****Account Representatives** - To administer the Navigator Grant Program and the Certified Application Counselor Program (non-agents) contracts/accounts to be in compliance with federal and state regulations; and support the programs' Certified Enrollment Entities/Counselors with sales insights to increase enrollments and retain consumers in Covered California.

Sales Area	Field Representative*	Account Representative**
1 Northern California Rating Regions 1, 2, 3	Vacant —Contact Adam Unger 916-584-4952 Adam.Unger@covered.ca.gov	John Fox P 916-228-8772/C 916-224-0153 John.Fox@covered.ca.gov
2 Bay Area Rating Regions 4, 5, 6, 7, 8	Marc Ross 916-539-5524 Marc.Ross@covered.ca.gov	Vacant —Contact John Fox P 916-228-8772/C 916-224-0153 John.Fox@covered.ca.gov
3 Central Coast Rating Regions 9, 12	Diannah Thomas 916-591-5444 Diannah.Thomas@covered.ca.gov	John Fox P 916-228-8772/C 916-224-0153 John.Fox@covered.ca.gov
4 Central Valley Rating Regions 10, 11, 13, 14	Aaron Johnson 916-591-3178 Aaron.Johnson@covered.ca.gov	Vacant —Contact John Fox P 916-228-8772/C 916-224-0153 John.Fox@covered.ca.gov
5-E Los Angeles - East Rating Region 15	Claudia Kiti Bustamante 916-539-4773 Claudia.KitiBustamante@covered.ca.gov	Jasmine Andrade P 916-228-8494/C 916-247-2852 Jasmine.Andrade@covered.ca.gov
5-W Los Angeles - West Rating Region 16	Tiffany Nguyen 916-823-6254 Tiffany.Nguyen@covered.ca.gov	
6 Inland Empire Rating Region 17	Edith Lara-Trad 916-539-5757 Edith.Lara-Trad@covered.ca.gov	
7 Orange County Rating Region 18	Karol Sandoval 916-862-4073 Karol.Sandoval@covered.ca.gov	Shirley Swedlow P 916-228-8529/C 916 247-3919 Shirley.Swedlow@covered.ca.gov
8 San Diego County Rating Region 19	Keith Glenn 916-584-3458 Keith.Glenn@covered.ca.gov	

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Electronic Version: <http://hbex.coveredca.com/toolkit/webinars-briefings/downloads/Regional-Staff-FINAL.pdf>

V.01.19.18

Tools & Resources: eNews Communication

**STAY
INFORMED**

Agents – Agents@covered.ca.gov

Community Partners –
OutreachandSales@covered.ca.gov

[What is Whitelisting?](#)



January 19, 2018

Director's Corner

Dear Partners,

Thank you for your hard work and commitment in getting Californians covered during our fifth Open Enrollment period. More than 321,000 new consumers selected a plan through January 15, which remains



January 5, 2018

Deadline for February 1 Coverage Extended to January 19

The plan selection deadline for a February 1, 2018 coverage start date has been extended to Friday, January 19. See below for the remaining Open Enrollment application deadlines:

Covered California Receives Application or Application Changes	Effective Date
December 23, 2017 – January 19, 2018	February 1, 2018*
January 20, 2018 – January 31, 2018*	March 1, 2018

*Changes made after January 19 to applications in a *Pending* enrollment status with a February 1 coverage start date will push the applicant's coverage start date forward to March 1, 2018. After the close of Open Enrollment on January 31, 2018, consumers will need to experience a *Qualifying Life Event (QLE)* in order to apply for coverage.

Review the [January 19 deadline reminder email](#) that was sent to consumers today.

The [Agent Service Center schedule](#) has been *updated* to reflect the service center availability, holiday closure, and extended hours of operation throughout the remainder of Open Enrollment.

Social Media Tool Kit for Open Enrollment Now Available

Download our *updated* [Social Media Tool Kit](#), which provides resources and best practices, along with pre-approved Open Enrollment content in English and Spanish and shareable images for Facebook and Twitter.

[Partner Tool kit](#) | [Print Store](#) | [Online Store](#) | [Small Business](#) | [www.coveredca.com](#)



December 15, 2017

Director's Corner

Dear Partners,

What a year! California can now boast that it has the lowest uninsured rate in the nation. After the uncertainty surrounding this year's Open Enrollment Partner:

As of December 15, 2017, up for 10 percent more than the release deadline health care these in paying 1 work an

At Covered ahead. I on beha

Happy Holidays! Bob Ma Deputy Outreach



December 22, 2017

Covered California Health Coverage Remains

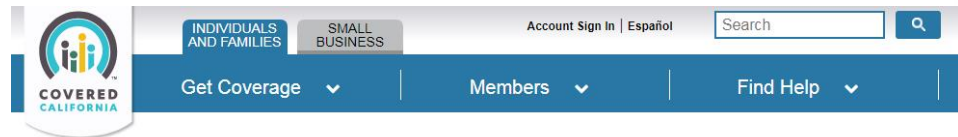
You may have questions about the federal tax law that was just passed this week. We want to assure you that the benefits related to consumer's Covered California coverage, including financial help to reduce monthly premiums, has NOT changed for 2018. The penalty also remains in effect for 2018 coverage. The only change is the tax penalty will no longer be in effect beginning in 2019.

Throughout 2018 consumers will still have access to the same quality, affordable health coverage from Covered California that we have been providing since our first Open Enrollment period in 2013.

What does this mean?

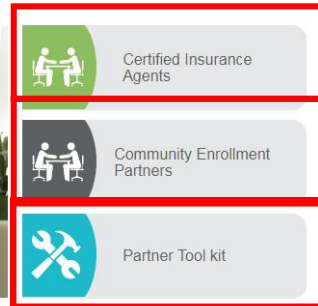
- For 2018, individuals who can afford health insurance but choose not to enroll for coverage will be required to pay a penalty.
- Financial Help, for those who qualify, to help lower the cost of health coverage through Covered California **REMAINS IN PLACE.**
- Quality Health Care, health benefits and consumer protections such as Pre-Existing Conditions **REMAIN IN PLACE.**
- For individuals who do not buy insurance because it would be "unaffordable" for them, in 2018 they will not be required to pay a penalty. Please see [tax penalty and exemptions](#) for more information.

Tools & Resources: Website Resources

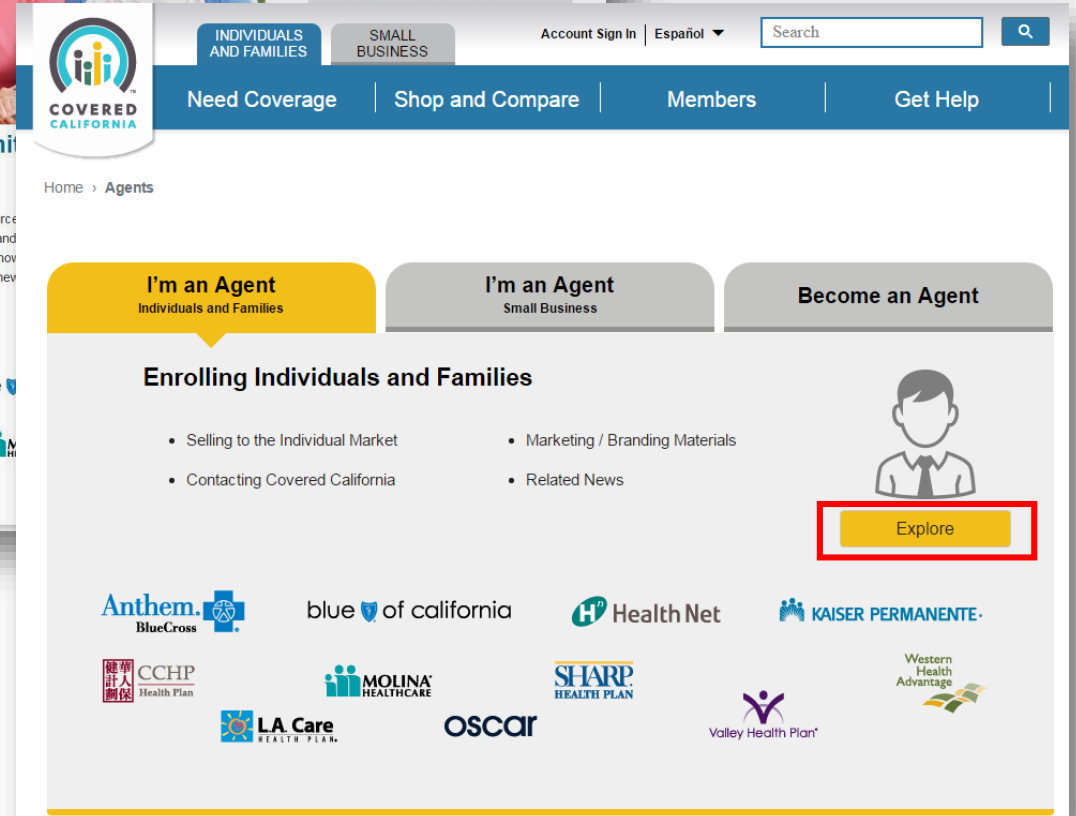
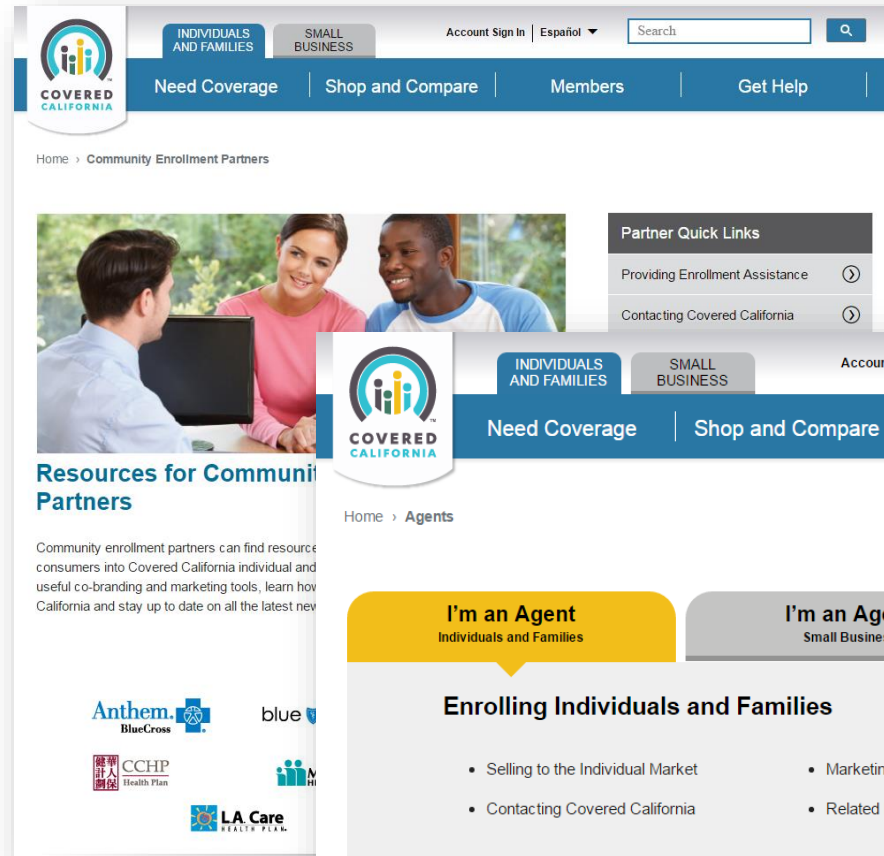


Home > Resources

Certified Insurance Agent and Certified Enrollment Partner Resources



About What is Covered California? Real Stories Coverage Basics Special Circumstances Eligibility and Immigration Careers	Quick Help Contact Us FAQs Videos to Help You Enroll Contact Your Health Insurance Company Glossary	Specialty Resources Enrollment Partners and Agents Newsroom American Indians and Alaskan Natives Register to Vote Request a Speaker	Get Notifications Sign up for email updates to get deadline reminders and other important information. <input type="text" value="Enter First Name"/> <input type="text" value="Enter Email Address (Required)"/> SUBSCRIBE PRIVACY POLICY
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Tools & Resources: What you need to know

Special Enrollment Tool Kit



- Visit www.CoveredCA.com
- In the footer, click “Enrollment Partner & Agent Resources”
- Click “Partner Tool Kit” for all Tool Kits
- Click “[Special Enrollment Tool Kit](#)”



COVERED CALIFORNIA | 2018 Special Enrollment Toolkit
Certified Enrollers

A “one-stop shop” for Covered California’s Special Enrollment Period where enrollers can find information on Qualifying Life Events, Special Enrollment Verification, Health, Dental and Vision Plan information, as well as resources in order to support Covered California consumers.

Check back frequently for updates.

Special Enrollment Resources

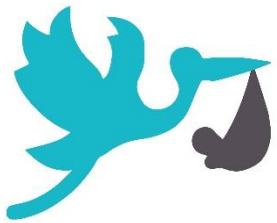
Resource	Type	Description	Date Updated
Special Enrollment	Quick Guide	Special Enrollment at a glance.	01/26/2018
Special Enrollment Verification	Quick Guide	Information on Covered California’s Special Enrollment Verification process and how to assist consumers with Special Enrollment verification needs.	01/26/2018
Special Enrollment Job Aid	Job Aid	Walkthrough of the online application for Special Enrollment.	01/26/2018
Special Enrollment FAQ	Facts Sheet	Commonly asked questions and answers regarding Special Enrollment.	09/27/2017

LIFE EVENTS AND SPECIAL ENROLLMENTS

Life Events and Special Enrollments

What is Special Enrollment?

- Consumers who experience a Qualifying Life Event (QLE) can enroll in a Covered California health insurance plan throughout the entire year
- QLE questions found within the consumer application
- Consumer's QLE date must be within 60 days to qualify for Special Enrollment
 - The only exception to this is for loss of Minimum Essential Coverage (MEC) - consumers (new and existing) have 60 days before the loss event and 60 days after the loss event, totaling 120 days for Special Enrollment
- Notified via language in the application that Covered California may seek to verify the validity of their self-attested QLE in order to be eligible for a Special Enrollment



Life Events : Effective Start Dates



Qualifying Life Event	Select	Description	Event Date	Effective Date
Loses minimum essential coverage (MEC) (other than Plan term/cancel)	“Lost or will soon lose my health insurance”	Includes: Divorce/Separation/Death, Age Out, Loss of Med-Cal, Loss of Medicare, Loss of Employer Sponsored Coverage, Cessation of COBRA	Last day covered	First of the following month
Gains lawful presence status	“Gained citizenship/lawful presence”	Includes: Persons not previously eligible due to non-lawful presence status (i.e., not a citizen or legal resident) and becomes lawfully present (change between legal presence categories does not qualify)	Date of event	First of the following month
Gains a dependent or becomes a dependent	“Had a baby or adopted a child” or “Got married or entered into a domestic partnership”	Includes: Birth of child, Adoption, Placement for adoption, Marriage/Domestic Partnership	Date of event	First of the following month*
Native American or Alaska Native	“Federally Recognized American Indian/Alaska Native”	All individuals who are members of federally recognized entities may enroll any time and change enrollments once per month	Not applicable	First of the following month
No longer in service area of an HMO or similar group market plan	“Permanently moved to/within California”	1) No longer resides, works or lives in service area and 2) Plan does not provide benefits to individuals outside service area	Last day covered	First of the following month

*Coverage is effective first day of the month following the birth month, unless requested and then the coverage start date is the date of event

CalHEERS FEATURE RELEASE 18.2

CalHEERS Feature Release 18.2 : Resources

Partner Tool Kit

- [CalHEERS Feature Release 18.2 Release Notes](#)
- [Acting on Behalf of an Agent Job Aid](#)
- [Transferring Consumers Within an Agency Job Aid](#)
- [Book of Business Export Job Aid](#)
- [Edit Agent Within Agency Job Aid](#)
- [Agency Manager Portal Walkthrough](#)



CalHEERS Release Notes – 18.2 Certified Enrollers

Release Date: February 12, 2018

CalHEERS will be updated to version 18.2 on February 12, 2018. These release notes contain important changes to the functionality of CalHEERS.

Medi-Cal Renewal Cases No Longer Prevent Covered California Enrollment

Previously, cases going through Medi-Cal Renewal for one member of the household into a Covered California health plan for other members of the family. These cases prevented Covered California or counties to close the MAGI Medi-Cal renewal to complete when the county determines ineligibility or other negative action.

There were cases where the consumers were Covered California eligible, but not online. A Help Desk ticket was required to resolve many of these cases. This process sometimes experience a gap in health care coverage.

Now, CalHEERS automatically closes Medi-Cal Renewal cases when all Medi-Cal cases are discontinued. Consumers can change or select a plan so long as at least one consumer is conditionally eligible to a Covered California plan. Consumers that are eligible to select a plan without assistance from Covered California Service Center staff and county coordination.

Identification Verification Upgraded

Previously, when verification of the primary contact identity is required, and documents to the Certified Enrollers, the application would automatically continue to Hub to perform the remote identity proofing process.

Now the Federal Data Hub has been upgraded to include new security features that modified messaging when using this process. The messages provide specific directions and the process and directions to call the vendor Experian to resolve any issues. The messages are associated with the following examples:

- HE000050 – RF3 - Use Limit Violation - User has attempted to remain 16 hours through Hub and must wait allotted time before attempting to re-attempt.
- HE200037 - SSN required to access consumer's file, have consumer provide SSN.

Consumers who submitted an application prior to the implementation of the new identity proofing process must be identity proofed if they report a change to the primary contact page information.

Covered California Outreach and Sales Division
OutreachandSales@covered.ca.gov

Page 1 of 3



Acting on Behalf of an Agent Job Aid Agency Managers

Overview:

Agency Managers have the ability to act on behalf of the Agents within the Agency, enabling them to step in to complete tasks or assist consumers in the Agent's Book of Business.

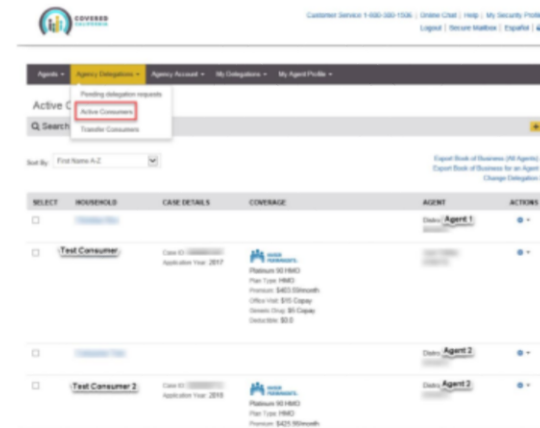
Agency Managers can:

- [View Consumer details](#)
- [Accept an Agent's pending delegation requests](#)
- [Complete and submit an application for a consumer on behalf of the Agent](#)

View Consumer Details

An Agency Manager has access to view Consumer details for all consumer cases delegated to Agents within the Agency.

From the dashboard, under the "Agency Delegations" tab drop-down menu, select "Active Consumers" link to navigate to the **Active Consumers** page.



Covered California Outreach and Sales Division
OutreachandSales@covered.ca.gov

Page 1 of 7

February 7, 2018



CalHEERS Feature Release 18.2

Enhancements to Cases in Medi-Cal Renewal Mode

Cases previously trapped in Medi-cal renewal mode prevented plan selection for Covered California eligible consumers on the same case.

Now, Covered California will have an automated Magi Medi-Cal Renewal closed when:

- All members are determined **ineligible** or **discontinued** from MAGI Medi-Cal via a “Report a Change,” has a negative action by the county or any other reason

For cases that were stuck in Medi-Cal Renewal mode at the time live:

- A one time data fix was performed to close all open MAGI Medi-Cal Renewals with no eligible, conditionally eligible or pending eligible members to MAGI Medi-Cal



CalHEERS Feature Release 18.2

Password and Security Questions

The password and security criteria was updated for consumers to self-serve within their account



Updates

- Users no longer have to adhere to “Must not be one of your previous 24 passwords”
- Revision to the list of security questions: removed and added questions
- Maximum of 50 characters
- Expanded lists of acceptable characters
- Revision to the list of unacceptable passwords

COVERED CALIFORNIA Log In | Español ▼

FAQs | Live Chat | Find Help ▼

RESET YOUR PASSWORD

Password Requirements:

- Cannot contain dictionary words, names, and common keyboard patterns (example: Qwerty11)
- At least 8 characters
- No more than 50 characters
- At least 1 UPPERCASE letter
- At least 1 lowercase letter
- At least 1 number
- At least 1 special character (example: !, @, #, \$, %, ^, -, _)
- Must not be one of your previous 24 passwords

New Password *

Confirm New Password *

To accept new password click >> [Continue](#)

To cancel changing your password, click >> [Cancel](#)

CalHEERS Feature Release 18.2

“Find Local Help” now displays the Agency information

Contact Information

- Name of the Agency with *all* Agents associated with the Agency
- Consumers can also search by Agency name

17 Agents found 33615 Spanish

NEW

SEARCH AGAIN

Name	Contact Information	Distance	Product Expertise	Languages
Marie Camden Agent Jane	Camden Insurance 1601 Exposition Blvd Sacramento, CA 95815 916-222-8888	0.0m	Health, Dental, Vision	English, Spanish
Agent John	Insurance with a Hart 123 Test St Test, CA 95833 875-877-8789	3.1m	Health, Dental, Vision, Life, Medicare, Medi-Cal, CHIP, Workers Compensation, Property/Casualty	English, Sahaptian, Spanish

CalHEERS Feature Release 18.2

Remote Identity Proofing Updated

Verification of the primary contact during the application process can be done 2 ways:

- Provide required identity documents to the enroller
- Consumer provides permission to proceed with questions provided by Experian to verify their identity

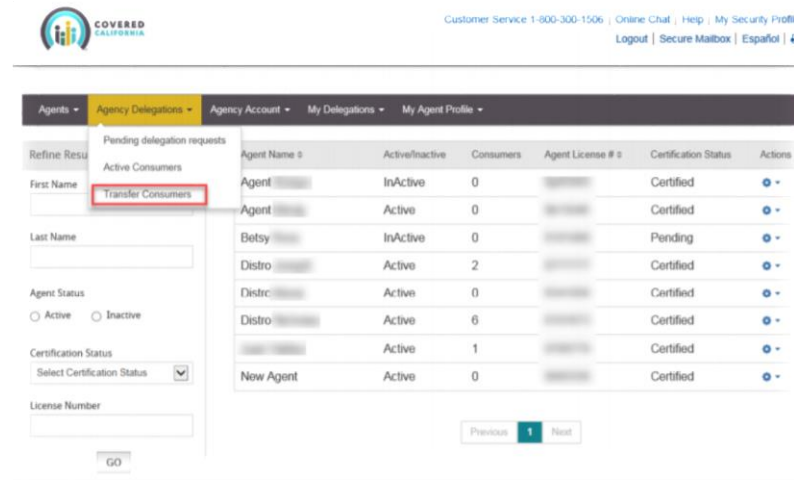


There have been updates to the responses sent back from the credit reporting bureau in the event that the consumer fails:

- Assist in understanding what may be wrong
- Assists the Agent with explaining next steps to their consumer

CalHEERS Feature Release 18.2

Now Live – Enhanced Agency Portal Functionality!



Agency Managers can act on behalf of the Agents *within* the agency

Book of Business functionality



CalHEERS Feature Release 18.2: Defect Updates

Corrected Defects

Book of Business Exports only 200 lines of Consumer Data

- As of February 16, 2018 Agents can successfully export their Book of Business Data that contain more than 200 consumers.

Inability to Access Active Consumer List

- As of February 16, 2018 Agency Managers can view active consumer list

Ongoing Defect

Transferring entire Book of Business causes an error

- Covered California is working on a fix for this issue.

CalHEERS FEATURE RELEASE 18.3

CalHEERS FEATURE RELEASE 18.3: Eligibility Page Updates

New *look and feel* that aligns with the same graphic layout of the existing online application

Account Home

Household Eligibility Results Summary

This is a summary of your household eligibility results. Click "View" next to each household member to see and complete required next steps. If there are no required next steps, click "Review" to see a household member's full results.

Once you have completed all required steps, click the "Choose Plan" button.

Household Member	Program Eligibility	Action Required
Cindy E. 33 yrs	Covered California Eligible	Yes
26 yrs	Enhanced Silver Benefits	Yes

[Choose Plan](#)

Application # | Case #:

Program Eligibility

Covered California Eligible

Enhanced Silver Benefits
Conditionally Eligible - Please check your Manage Verification page to see some additional details we need to collect. Choose a health plan by clicking the button below.

Premium Assistance
Up to \$386.88 for the tax year 2018.
Premium Assistance, a federal tax credit that can be used to lower your monthly premium (memberFirstName) (memberLastName): Up to \$(totalAptcEligibleForBenefitYear) for (benefitYear), with a monthly amount of \$(maximumMonthlyAptc) going forward.
Note: the recalculated amounts above are based on an expected effective date of 01/01/2018 for your current plan, if you have one. If you delay confirming your plan, or if your plan changes, these amounts may be re-adjusted.

[Learn more about this determination](#)

Next Steps

You must complete the following actions to begin or continue to receive benefits:

Your eligibility is conditional. To continue in these programs, you must submit the following by (0):
(requiredDocumentToSubmit)
Click "Continue" to submit these documents now. [Continue](#)

To enroll in a Covered California plan, we need to collect some additional information about your job(s). Click "Continue" to add this information now. [Continue](#)

More Actions Optional

More Benefit Options
We can refer household members to CalFresh, CalWORKs and other assistance programs. Click "View" to learn more. [View](#)

Additional Demographic Information
The following information is optional and confidential. It will not be used to determine eligibility. [View](#)

- Program Eligibility is separated by person
- Navigation via "View" button for additional information regarding eligibility and action items
 - Links to upload requested documentation

CalHEERS FEATURE RELEASE 18.3: Enrollment Pages Updated

Enrollment pages were enhanced to align with the new look and feel of the online application

← Account Home

Next, You Can Enroll Each Group in a Plan


If you need to change the groups, you must do so before you enroll in a plan. Otherwise, you will need to call our Service Center at (800) 787-6921 to make any changes to your groups.

Once you choose a plan, you will be able to pay for your coverage from this page. Click [How to Pay](#) to learn more.

Health Coverage:

Enrollment Group 1 Tax Credit Amount: **\$34.72**


Covered California Plan with Advanced Premium Tax Credits

Household Member	Program
 John S. 31 yrs	Premium Assistance

[Choose Health Plan](#)

Enrollment Group 2

Covered California Plan


Household Member	Program
 Jean S. 28 yrs	Covered California

[Choose Health Plan](#)

Dental Coverage:

Dental Enrollment Group

Household members needing dental coverage


 Jean S. 28 yrs	Covered California
---	--------------------

[Choose Dental Plan](#)

Health Coverage:

Enrollment Group Tax Credit Amount: **\$111.20**

Covered California Plan with Advanced Premium Tax Credits

Household Member	Program
 Test T. 42 yrs	Premium Assistance

Health Plan

Subscriber ID: 24781	Expected Start Date: 02/01/2018	Initial Payment Date: 01/26/2018
Plan: Bronze 60 HMO	Monthly Premium: \$211.44/month	Tax Credit: \$111.20

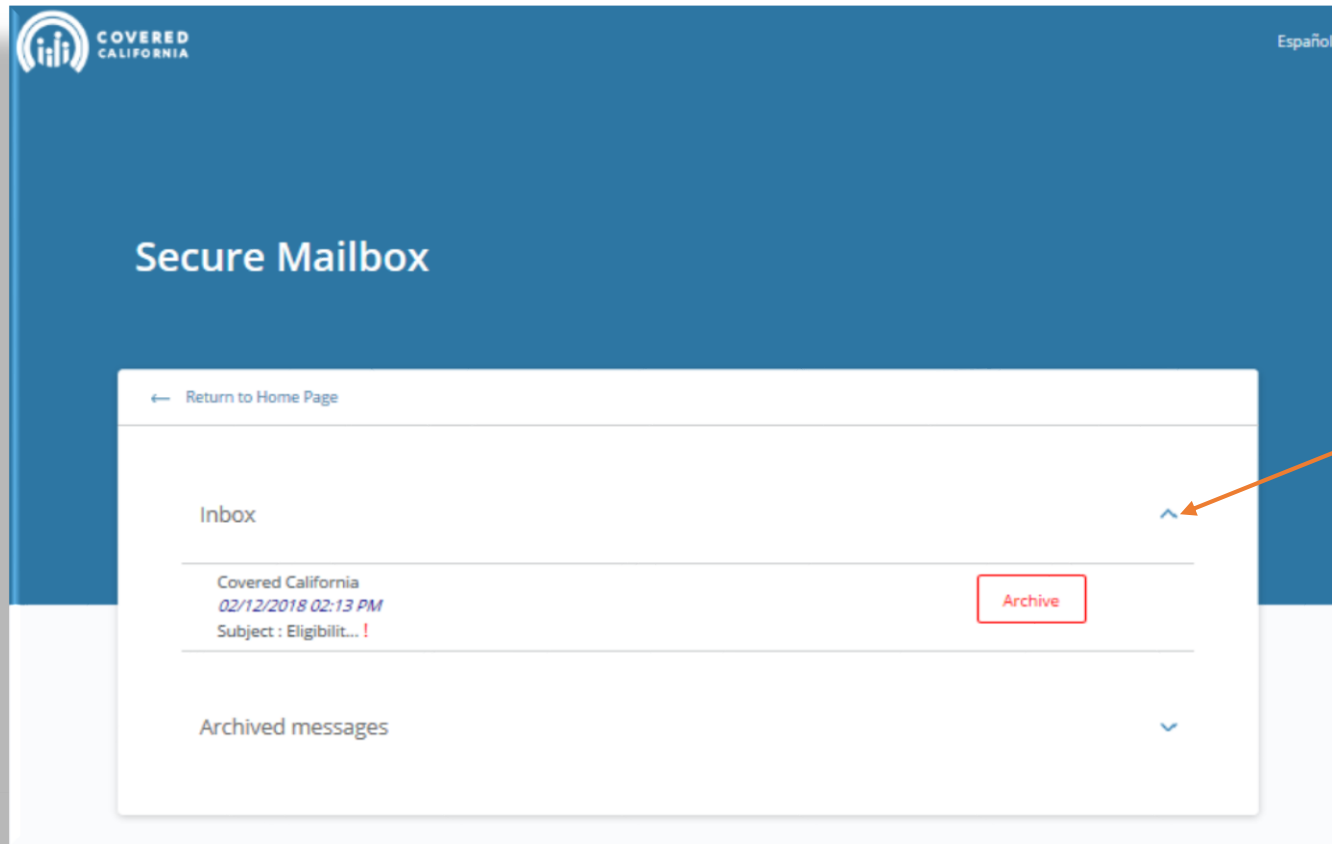
[Change Plan](#) [Pay Now](#)

New Features:

- Custom Grouping Layout and disclaimers
- New display of Premium assistance by person/group

CalHEERS FEATURE RELEASE 18.3: Secure Inbox Updated

“Secure Inbox” updated with a new look and feel to match the online application and Eligibility Results Page



- Inbox and Archive now on the same page
- Carrots feature was added to drop-down the messages contained in each section

THANK YOU!



OutreachandSales@covered.ca.gov